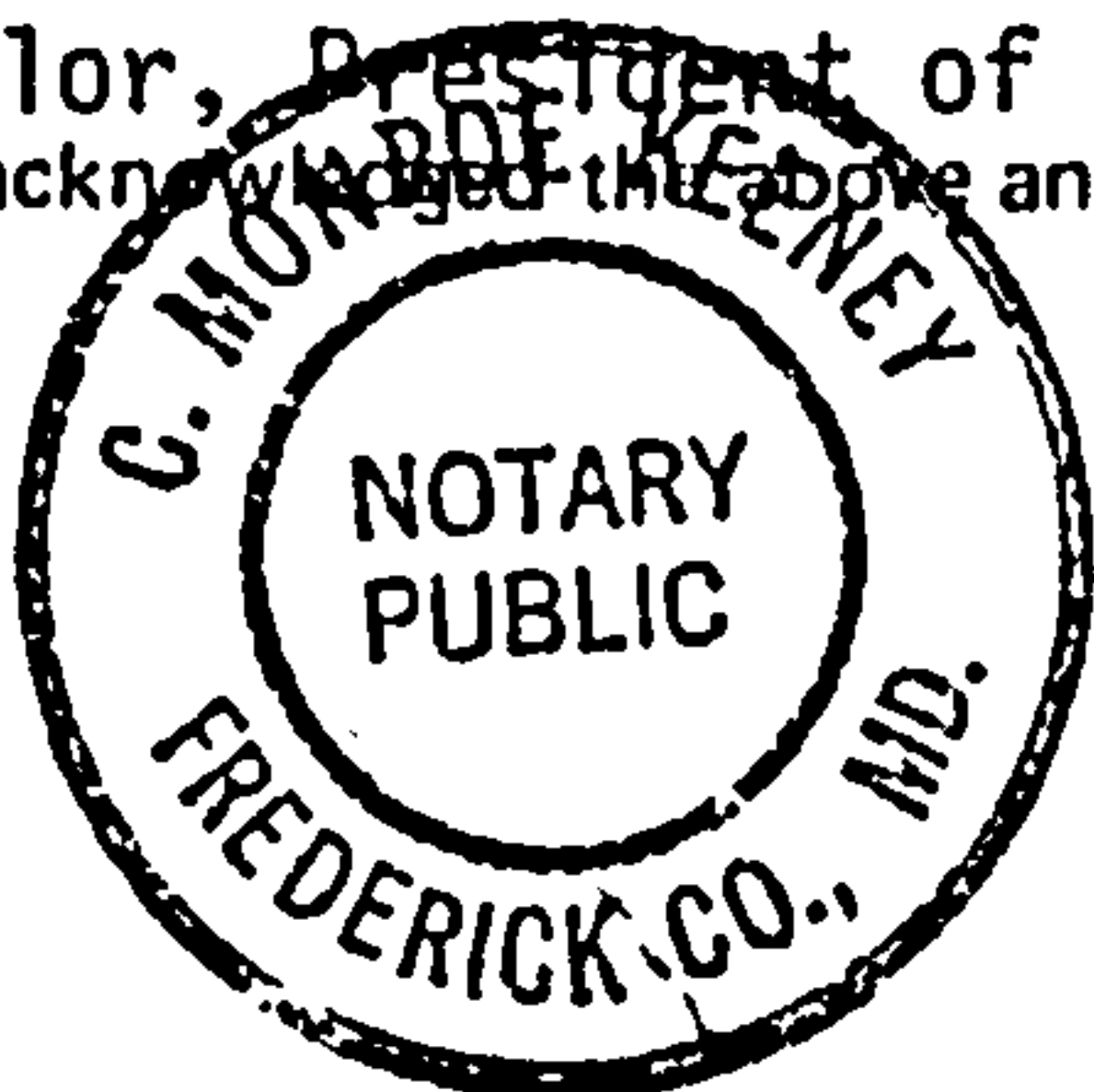


STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

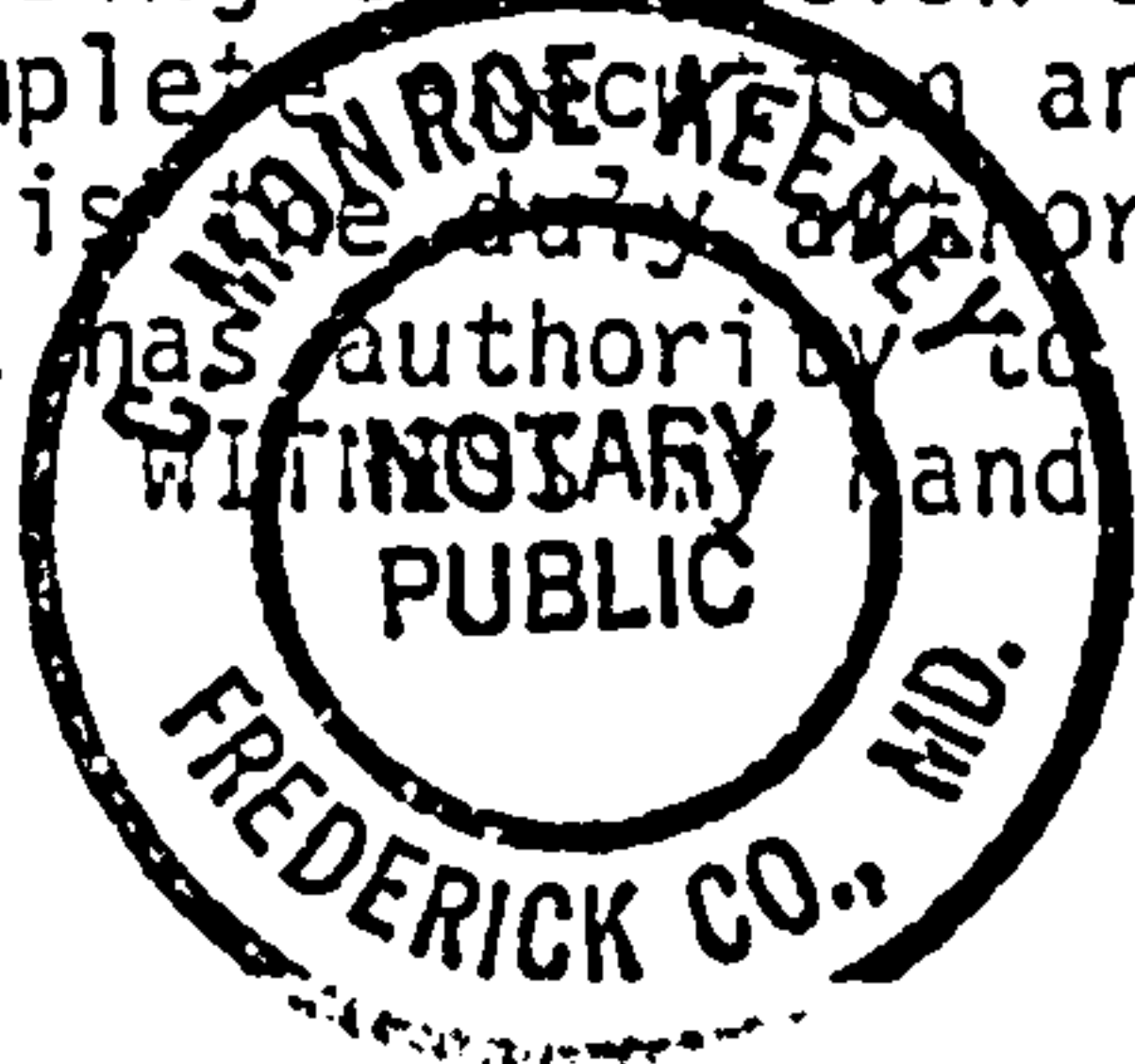
I hereby certify that on this 21st day of April, 1977, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared Lee R. Saylor, President of Saylor, Inc., and Lee R. Saylor and Catherine T. Saylor, his wife, and acknowledged the above and foregoing deed of trust to be their ~~act and deed~~ respective act and deed.



C. Monroe Keeney
Notary Public
C. Monroe Keeney

STATE OF MARYLAND, COUNTY OF Frederick, TO WIT:

I HEREBY CERTIFY that on this 21st day of March, 1977, before me, the subscriber, a Notary Public for the State of Maryland, in and for the County aforesaid, personally appeared M. Margaret Gardner, Treasurer of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in the Deed of Trust is true and bona fide as therein set forth; and further that the amount of the loan, which said Deed of Trust has been given to secure, was paid over and disbursed by the party secured by the Deed of Trust, to either the borrowers or to the party responsible for disbursement of the funds in the closing transaction or their respective agent at a time no later than the final and complete execution and delivery by the borrowers of the Deed of Trust, and further that she is the duly authorized agent of Fredericktown Bank & Trust Company and has authority to make this affidavit.



C. Monroe Keeney
Notary Public
C. Monroe Keeney

MAR 22 1977

INDEXED

DEED OF TRUST

SAYLOR, INC. and

LEE R. SAYLOR and

CATHERINE T. SAYLOR, his wife

TO

ROBERT E. GEARINGER and

C. MONROE KEENEY, Trustees

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD

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CHARLES C. GELLER, CLERK

STEPLER & STEPLER
Attorneys at Law
Frederick, Maryland 21701